

In re: (1) Nicholas A C Harwell Case No. 19-24008
(2) Casandra Lashay Harwell
Debtor(s). Chapter 13

CHAPTER 13 PLAN

ADDRESS: (1) 1267 South White Station Road (2) _____
Memphis, TN 38117

PLAN PAYMENT:

DEBTOR (1) shall pay \$ 417.00 () weekly, () every two weeks, (X) semi-monthly, or () monthly, by:

(X) **PAYROLL DEDUCTION** from: Pro Star Services, LLC **OR** () **DIRECT PAY.**
5160 Wiley Post Way
Salt Lake City, UT 84116

DEBTOR (2) shall pay \$ _____ () weekly, () every two weeks, () semi-monthly, or () monthly, by:

() **PAYROLL DEDUCTION** from: _____ **OR** () **DIRECT PAY.**

1. **THIS PLAN [Rule 3015.1 Notice]:**
(A) CONTAINS A NON-STANDARD PROVISION. [See plan provision #19] () YES (X) NO
(B) LIMITS THE AMOUNT OF A SECURED CLAIM BASED ON A VALUATION OF THE COLLATERAL FOR THE CLAIM. [See plan provisions #7 and #8] () YES (X) NO
(C) AVOIDS A SECURITY INTEREST OR LIEN. [See plan provision #12]. () YES (X) NO
2. **ADMINISTRATIVE EXPENSES:** Pay filing fee and Debtor(s)' attorney fee pursuant to Confirmation Order.
3. **AUTO INSURANCE:** () Included in Plan; **OR** (X) Not included in Plan; Debtor(s) to provide proof of insurance at §341 meeting.
4. **DOMESTIC SUPPORT:** Paid by: () Debtor(s) directly, (X) Wage Assignment, **OR** () Trustee to: Monthly Plan Payment:
TN Child Support; ongoing payment begins _____ \$ Paid outside plan
Approximate arrearage: N/A _____ \$ _____
_____; ongoing payment begins _____ \$ _____
Approximate arrearage: _____ \$ _____
5. **PRIORITY CLAIMS:**
Internal Revenue Service Amount: \$4,000.00 \$ 67.00
Amount: _____ \$ _____
6. **HOME MORTGAGE CLAIMS:** () Paid directly by Debtor(s); **OR** () Paid by Trustee to:
_____; ongoing payment begins _____ \$ _____
Approximate arrearage: _____ Interest N/A % \$ _____
_____; ongoing payment begins _____ \$ _____
Approximate arrearage: _____ Interest N/A % \$ _____
7. **SECURED CLAIMS:**
[Retain lien 11 U.S.C. §1325 (a)(5)] Value of Collateral: _____ % Rate of Interest: _____ % Monthly Plan Payment: _____ \$ _____
_____ % _____ % _____ % _____ %

8. SECURED AUTOMOBILE CLAIMS FOR DEBT INCURRED WITHIN 90 DAYS OF FILING, AND OTHER SECURED CLAIMS FOR DEBT INCURRED WITHIN ONE YEAR OF FILING:

[Retain lien 11 U.S.C. §1325(a)]	Value of Collateral:	Rate of Interest:	Monthly Plan Payment:
<u>Bridgecrest</u>	<u>\$16,716.00</u>	<u>5.25 %</u>	<u>\$ 318.00</u>
<u>Credit Acceptance</u>	<u>\$11,835.00</u>	<u>5.25 %</u>	<u>\$ 225.00</u>
<u>Royal Furniture</u>	<u>\$557.00</u>	<u>5.25 %</u>	<u>\$ 11.00</u>

9. SECURED CLAIMS FOR WHICH COLLATERAL WILL BE SURRENDERED; STAY IS TERMINATED UPON CONFIRMATION FOR THE LIMITED PURPOSE OF GAINING POSSESSION AND COMMERCIALLY REASONABLE DISPOSAL OF COLLATERAL:

Collateral: _____
Collateral: _____

10. SPECIAL CLASS UNSECURED CLAIMS:

	Amount:	Rate of Interest:	Monthly Plan Payment:
<u>Public Storage (Special Class I) Lease</u>	<u>\$334.20</u>	<u>0 %</u>	<u>\$ 6.00</u>
		<u>0 %</u>	<u>\$ _____</u>
		<u>0 %</u>	<u>\$ _____</u>

11. STUDENT LOAN CLAIMS AND OTHER LONG TERM CLAIMS:

FedLoan Servicing Not provided for **OR** General unsecured creditor
 Not provided for **OR** General unsecured creditor

12. THE JUDICIAL LIENS OR NON-POSSESSORY, NON-PURCHASE MONEY SECURITY INTEREST(S) HELD BY THE FOLLOWING CREDITORS ARE AVOIDED TO THE EXTENT ALLOWABLE PURSUANT TO 11 U.S.C. §522(f):

13. ABSENT A SPECIFIC COURT ORDER OTHERWISE, ALL TIMELY FILED CLAIMS, OTHER THAN THOSE SPECIFICALLY PROVIDED FOR ABOVE, SHALL BE PAID AS GENERAL UNSECURED CLAIMS.

14. ESTIMATED TOTAL GENERAL UNSECURED CLAIMS: \$85,588.44.

15. THE PERCENTAGE TO BE PAID WITH RESPECT TO NON-PRIORITY, GENERAL UNSECURED CLAIMS IS:

%, **OR**,

(X) THE TRUSTEE SHALL DETERMINE THE PERCENTAGE TO BE PAID AFTER THE PASSING OF THE FINAL BAR DATE.

16. THIS PLAN ASSUMES OR REJECTS EXECUTORY CONTRACTS:

Public Storage Assumes **OR** Rejects.
 Assumes **OR** Rejects.

17. COMPLETION: Plan shall be completed upon payment of the above, approximately 60 months.

18. FAILURE TO TIMELY FILE A WRITTEN OBJECTION TO CONFIRMATION SHALL BE DEEMED ACCEPTANCE OF PLAN.

19. NON-STANDARD PROVISION(S):

ANY NON-STANDARD PROVISION STATED ELSEWHERE IS VOID.

20. CERTIFICATION: THIS PLAN CONTAINS NO NON-STANDARD PROVISIONS EXCEPT THOSE STATED IN PROVISION 19.

/s/Ursula Jones

Debtor(s)' Attorney Signature or Pro Se Debtor(s)' Signature(s)

DATE: 05/22/2019

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